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# Travel smart... include insurance in flight ticket

**BE PREPARED:** There's a risk of falling ill when travelling, hence the need for protection to ensure financial recourse



**N**EARLY all of us travel on a regular basis. Be it for work or pleasure, Malaysians are a well-travelled lot. Compared to Americans for example, where only about 10 per cent of the population possess a passport, Malaysians generally travel far and wide.

But do we travel smart?

Of late, newspapers carried stories of Malaysians admitted to hospitals abroad. These were not people who lived or worked abroad, but regular tourists from Malaysia.

Take the story of the Mara employee who suffered a stroke upon landing at Heathrow. Or the Universiti Utara Malaysia student whose appendix ruptured while attending a forum in Seoul, South Korea. These are the more recent stories.

In the last four years alone, there have been countless others — the businessman who stepped off the plane and went into cardiac arrest, the student who had just arrived in the United Kingdom and had to be sent home for depression and anxiety and the tourist who had an aneurysm while vacationing in the Gold Coast.

As more and more Malaysians take to the skies, the statistics of Malaysians hospitalised abroad will increase. Sometimes, Malaysian travellers take things for granted.

Healthcare, which for a while was the battleground between United States Barack Obama's White House and the Republican Congress, is one area where Malaysians rarely fret over.

In Malaysia, foreigners pay RM2 to get treated at government hospitals.

In the US where healthcare is big business, I had had the dubious pleasure of forking out US\$245 (RM983) for a container of medicine that was prescribed to me by my embassy doctor. I remember the pitying looks of the pharmacist as he tried to help me save my dollars. Did I have any kind of insurance, he asked. Did I enter into any co-pay arrangement with any of the health providers?

Then came the sympathy part. The pharmacist wanted to give me a generic medication so that I would not have to pay more. That would have been ideal, but there was no generic alternative for the medication that I needed.

So I can well empathise with Malaysian tourists who fall sick and then find out the cost of the treatment is higher than their airfare home.

There was that incident at Heathrow in 2014 when a Malaysian collapsed while in the immigration queue and she spent the next month in intensive care.

In addition to the hospital bill, her family had to pay for accommodation in London, an extra person to care for her in the hospital, and the cost of the accompanying medical personnel on board when she could finally return home. The bill? A whopping RM1.2 million.

However, we need not be gamblers in this game of risk. Every time we buy a flight ticket, there is an option to purchase insurance. Most of us ignore that part because let's face it — what are the chances of getting sick while on holiday?

Amazingly high, it seems.

The stress of organising a holiday, coupled with being in an enclosed

plane for hours and the recycled germs of the people on that same plane put travellers at a higher risk of falling ill than people who do not travel.

A Tilburg University study in 2007 termed this as "leisure sickness" and found that even normally healthy people increase exponentially their risk of becoming ill during their leisure time.

It makes sense, therefore, that for those who are about to travel, they need to protect themselves not only against the possibility of falling ill, but also to ensure financial recourse in the event that the unexpected happens.

First, identify what kind of risks you might face. Even a seemingly healthy person can fall ill during their travels, much less a person who already has a medical condition or will be travelling to somewhere "exotic".

The more exotic the place, the higher the risk because your body may not be able to adjust accordingly.

Our immune system may not be immune to certain bacteria in the drinking water of a foreign country, for example. Or the heat may be too much for us to take. Or our body may

not be able to warm itself quickly enough in ice-cold temperatures.

Second, identify what coverage you need. There are those among us who happily take out a "travel insurance" when they get on a flight. Read the fine print. The coverage may only extend to lost luggage (not even delayed luggage), cancelled flights or lost credit cards. It may not cover illnesses during the journey.

Third, confirm what coverage you already have. Some life insurance plans include up to a month of travel, but most only provide coverage in Malaysia. There may then be a need

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to take additional protection.

Whatever a person's lifestyle, there is always that added risk when travelling. Malaysia's embassies can only do so much to assist the ailing traveller. In the end, it is the high cost of treatments and surgeries that will be the crippling factor.

It is good that many Malaysians travel to even the remotest of places. Now, that we have started exploring, it's time for us to also travel smart.

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Malaysian student **Mohd Arif Gamar** suffered a **ruptured appendix** while attending a youth forum in South Korea on Aug 8 and **he could not pay his medical bill.**